

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF UTAH

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In re:  
Kyle Bake  
Debtor(s).

Case No. 14-21445 WTT  
Chapter 7

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**NOTICE TO DEBTOR(S) OF DEFICIENCY CONCERNING DISCHARGE AND  
REQUIREMENT TO COMPLETE DEBTOR EDUCATION**

This is a notification that your bankruptcy case may be closed without entry of a discharge on or after May 27, 2014 because you have not filed with the court the B23 form (Official Form 23 Debtor's Certification of Completion of Post petition Instructional Course Concerning Personal Financial Management) proving post petition completion of the personal financial management course which is a requirement for discharge. This requirement is different and separate from the credit counseling briefing you were required to complete prior to filing your bankruptcy case.

In order to receive a discharge of debts you must file with the court (prior to the case being closed) the B23 form certifying you have completed the course. A separate B23 form must be filed by each debtor. A link to a list of approved providers of the Instructional Course Concerning Personal Financial Management (Debtor Education) is available on the court's website at [www.utb.uscourts.gov](http://www.utb.uscourts.gov) or directly through the United States Trustee Program's website at [www.justice.gov/ust/eo/bapcpa/ccde/de\\_approved.htm](http://www.justice.gov/ust/eo/bapcpa/ccde/de_approved.htm). Classes are generally available in person, by telephone, or via the internet.

To avoid your case being closed without a discharge, please ensure that the required form(s) are received by the court no later than May 27, 2014.

**PLEASE TAKE NOTE** that if your case is closed without entry of a discharge, you may seek an order reopening your case to file the required certification. This is accomplished by filing a motion with the court to reopen your case along with payment of a case reopening fee of \$260.

If you feel that this notice has been sent in error or items have crossed in the mail, please call the court at (801) 524-6687 to confirm that we have received Form B23. Please have your case number available when calling the court.

Dated: May 13, 2014

David A. Sime  
Clerk of Court



**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF UTAH**

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In re:

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**DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL  
COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT**

This form should not be filed if an approved provider of a postpetition instructional course concerning personal financial management has already notified the court of the debtor(s) completion of the course. Otherwise, every individual debtor in a chapter 7 case, a chapter 11 case in which § 1141(d)(3) applies, or a chapter 13 case must file this certification. Complete one of the following statements and file with the Clerk of Court at the address shown on the reverse by the deadline stated below.

**If a joint petition is filed, each spouse must complete and file a separate certification.** Therefore, joint debtors may wish to photocopy this form before completing it.

<input type="checkbox"/> I, _____, (Printed name of debtor or joint debtor)	the debtor/joint debtor in the above-styled case, hereby certify that on _____ (date) I completed an instructional course in personal financial management provided by _____, (Name of Provider) financial management provider.
Certificate No. (if any): _____	

— OR —

<input type="checkbox"/> I, _____, (Printed name of debtor or joint debtor)	the debtor/joint debtor in the above-styled case, hereby certify that no personal financial management course is required because of (check the appropriate box).
<input type="checkbox"/> Incapacity or disability, as defined in 11 U.S.C. § 109(h); <input type="checkbox"/> Active military duty in a military combat zone; or <input type="checkbox"/> Residence in a district in which the United States Trustee (or Bankruptcy Administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.	

Date: \_\_\_\_\_ Signature of Debtor or Joint Debtor: \_\_\_\_\_

**Instructions:** Use this form only to certify whether you completed a course in personal financial management. (See Fed. R. Bankr. P. 1007(b)(7).) DO NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

**Filing Deadlines:** In a chapter 7 case, file with the Clerk of Court within 60 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file with the Clerk of Court no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

If NOT represented by counsel,  
 file all documents and mail to: Clerk, U.S. Bankruptcy Court, 350 South Main #301, Salt Lake City, UT 84101

In re:  
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Debtor

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## CERTIFICATE OF NOTICE

District/off: 1088-2

User: admin  
Form ID: f288

Page 1 of 1  
Total Noticed: 1

Date Rcvd: May 13, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2014.

db +Kyle Bake, 2892 South Impalla Circle, West Valley City, UT 84128-1193

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2014

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2014 at the address(es) listed below:

Darwin H. Bingham on behalf of Creditor Utah Central Credit Union, a Division of Chartway Federal Credit Union dbingham@scalleyreading.net, cat@scalleyreading.net  
Gale K. x6Francis on behalf of Creditor Utah State Tax Commission txbk@utah.gov  
Mary M. Hunt tr huntrustee@gmail.com, hunt.peggy@dorsey.com;UT18@ecfcbis.com  
Richard C. Terry on behalf of Creditor JPMorgan Chase Bank, N.A. richard@tjblawyers.com,  
cbcecf@yahoo.com  
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 5